

KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

DENTAL AND VISION SUBCOMMITTEE

Meeting Minutes

February 21, 2014

Call to Order and Roll Call

The first meeting of the Dental and Vision Subcommittee in 2014, was held on February 21, 2014, at 1:00 p.m. in the Large Conference Room at the Office of the Kentucky Health Benefit Exchange. Dr. James Cecil, on behalf of Dr. Joe Ellis, Chair, called the meeting to order at 1:00 p.m., and the Secretary called the roll.

Subcommittee Members Present: Dr. Joe Ellis (by phone) Chair; Darlene Aiken, Andrea Bennett (by phone), Dr. James Cecil, Dr. Karoline Munson, Mike Porter (by phone), Dr. William Rich (by phone), and John Weeks.

Staff Present: Carrie Banahan, Bill Nold, Brenda Parker, Reina Diaz-Dempsey, Melea Rivera, and Miriam Fordham

Approval of Minutes

A motion was made to accept the minutes of the January 24, 2013, meeting, seconded, and approved.

Update on kynect Activities

Carrie Banahan, Executive Director, Office of the Kentucky Health Benefit Exchange, (KHBE) presented an update on kynect activities and current enrollment statistics, including enrollments in stand-alone dental plans (SADPs). Of the 246,000 current kynect enrollees, 75 percent are enrolled in Kentucky Medicaid Program plans and 25 percent are enrolled in qualified health plans (QHPs). Ms. Banahan also distributed a written, more detailed report of SADP enrollees for review.

Ms. Banahan announced that employers are experiencing many difficulties in the enrollment of their employees through the Small Business Health Options Program (SHOP). Therefore, improvements in the SHOP experience will be a major focus in the summer of 2014, in order to ensure a more user-friendly enrollment process. Bill Nold, Deputy Executive Director, KHBE, added that a task force was recently established to assist in developing these improvements to address all areas of concern and need.

Ms. Banahan also announced that except for one administrative regulation relating to appeals, all kynect regulations have been filed and no significant public comments were received relating to

these regulations. The regulations were found deficient by the committee of the Legislative Research Commission that oversees regulations; however, being found deficient does not prohibit kynect from operating but does not allow changes to the regulations for one year. The appeals regulation hearing is scheduled in March 2014.

Plan Management Activities

Carrie Banahan presented information relating to kynect's plan management activities by first announcing that in April 2014, employers will be able to buy SADPs. She also commented on the following:

Templates for SADPs were not approved by the National Association of Insurance Commissioners (NAIC) until June 2013, making certification of these plans difficult in the first year of operations. However, all SADP plans requesting certification were certified by the September 30, 2013, deadline, and offered during the Open Enrollment Period for January 1, 2014 coverage. Comments are now being accepted for final templates for the 2014 certification process.

The Department of Health and Human Services (HHS) has proposed amendments to the Maximum Out-of-Pocket (MOOP) standard and actuarial value of SADPs. If these amendments are passed, kynect, as all other state-based exchanges, will be required to adhere to the new requirements. The pros and cons of these amendments were discussed. John Weeks offered additional information and insight, including comments received by HHS during the public comment period. Andrea Bennett added that kynect should keep in mind its goals of ensuring accessible and affordable dental benefits for children. Dr. Ellis commented that if the proposed amendments become law, kynect should consider submitting a waiver from these requirements to the HHS. D. J. Wasson, Kentucky Department of Insurance (DOI) suggested that comments be sent to HHS before the request for waiver is submitted; however, it was shared that it is too late to submit comments as the public comment period has closed. The process of requesting a waiver was then discussed. Members decided to forward a recommendation to request a waiver of the requirements for one year to the Qualified Health Plan subcommittee for discussion and consideration.

Issues regarding coverage of vision services for children up to 21 years of age under kynect QHPs were discussed. Dr. Karoline Munson and Darlene Aiken commented that it is unclear if the QHPs fully understand the Kentucky Children's Health Insurance Program (KCHIP) coverage, on which QHP coverage of vision services for children is based. There is also concern that QHPs do not understand how to price many of the vision services that must be covered, including eyeglasses and eyeglasses' parts, as no vision benefit schedule or fee schedule may be accessed by vision service providers from the plans at this time. It was also shared that it is unclear if QHPs understand and cover the full scope of services that may be offered by optometrists or understand that Kentucky's Any Willing Provider law applies to specified providers, including optometrists. Representatives from the Kentucky Health Cooperative and the DOI noted that additional research was warranted due to the complexity of the vision benefit.

Other Business

The subcommittee decided to schedule the next meeting of this subcommittee when the need arises. Members will be notified of the meeting date and time.

Adjournment

The meeting adjourned at 2:30 p.m.